

IN THE CLAIMS:

Rewrite the claims as follows:

1. (Original) A method of transferring documents from a party to a transferee, said method comprising:

 distributing transfer devices to a plurality of parties, each said transfer device equipped with a unique device code;

 creating a device database comprising a set of device records;

 loading each of said unique device codes into a different one of said device records;

 loading party data, identifying said parties, into different ones of said device records;

 loading transferee data, identifying said transferees, into different ones of said device records; and

 initiating a transfer of a particular document from a requesting party to a particular transferee by the step of using said device code on a transfer device previously distributed to said requesting party in said distributing step to obtain the identities of said requesting parties and said particular transferee.

2. (Original) The method of claim 1 wherein said step of using said device code comprises accessing a corresponding one of said device records to obtain said party data and said transferee data.

3. (Original) The method of claim 2 wherein said initiating step comprises providing said party with a pick-up code for use by said transferee when collecting said document.

4. (Original) The method of claim 3 wherein each of the transfer devices, as distributed to a corresponding one of the users, has no transferee data or device record associated therewith.

5. (Original) The method of claim 2 wherein said step of initiating a transfer comprises providing said party with a pick-up code, and wherein said party discloses said pick-up code to said transferee for use by said transferee when collecting said document.

6. (Original) The method of claim 5 wherein each of the transfer devices, as distributed to a corresponding one of the users, has no transferee data or device record associated therewith.

7. (Original) The method of claim 6 further comprising a transfer company, wherein said document comprises currency, and said initiating step includes said requesting party giving said transfer company said currency and said transfer device previously distributed to said requesting party.

8. (Original) The method of claim 7 further comprising the step of said transferee giving a different transfer company said pick-up code, and said different transfer company giving said transferee funds corresponding to said currency.

9. (Original) The method of claim 8 wherein said distributing step comprises distributing transfer devices, each containing a data-storage medium having said unique device code stored therein in machine-readable form.

10. (Original) The method of claim 8 wherein said distributing step comprises distributing transfer devices, each comprising a card with a magnetic strip having said unique device code magnetically stored therein.

11. (Original) The method of claim 10 wherein said initiating step comprises said transfer company reading said unique device code from said magnetic strip.

12. (Original) A method of transferring money from a customer to a beneficiary via a money-transfer system, said method comprising:

 said money-transfer system distributing money-transfer devices to a plurality of customers, each of said money-transfer devices equipped with a unique device code;

 creating a device database at said money-transfer system, said device database comprising a set of device records;

 loading each of said unique device codes into a different one of said device records;

 loading customer data, identifying said customers, into different ones of said device records;

 loading beneficiary data, identifying said beneficiaries, into different ones of said device records;

said money-transfer system initiating a transfer of a particular amount of money from a requesting customer to a particular beneficiary by collecting from said requesting customer one of said money-transfer devices and said particular amount of money, accessing said device code from said one of said money-transfer devices to locate a corresponding one of said device records, and retrieving the identities of said requesting customer and said particular beneficiary from said customer data and said beneficiary data; and

said money-transfer system giving said customer a unique pick-up code for use by said particular beneficiary to collect funds corresponding to said particular amount of money after giving said money-transfer system said pick-up code.

13. (Original) The method of claim 12 wherein the step of distributing money-transfer devices comprises said money-transfer system distributing money-transfer devices containing a data-storage medium having said unique device code stored therein.

14. (Original) The method of claim 13 wherein each of the transfer devices, as distributed to a corresponding one of said customers, has no device record or beneficiary information associated therewith.

15. (Original) The method of claim 14 wherein said distributing step comprises providing said money-transfer devices as cards each carrying a magnetic strip having one of said unique device codes magnetically stored therein.

16-18. (Cancelled).

19. (Original) The method of claim 14 further comprising the step of storing the unique device code in the data-storage medium in machine-readable form.

20-22. (Cancelled).

23. (Original) A document-transfer system, for transferring documents between parties and transferees, comprising:

a plurality of transfer devices each equipped with a unique device code;
a document-transfer company having data-processor means for creating a device database comprising a set of device records, each of said device records containing a different one of said unique device codes, party data identifying one of said parties, and transferee data identifying one of said transferees;

a plurality of transfer agents each comprising transfer means for initiating a transfer of a particular document from a requesting party to a particular transferee by accessing one of said device codes from a transfer device previously distributed to said requesting party to locate a corresponding one of said device records from said data-processor means to obtain the identities of said requesting party and said particular transferee; and

code-pick-up means, responsive to said transfer means, for providing said requesting party with a pick-up code for use by said transferee when collecting said document.

24. (Original) The system of claim 23 wherein said transfer devices each comprise a data-storage medium having said unique device code therein.

25. (Original) The system of claim 24 wherein the data-storage medium stores the unique device code in machine-readable form.

26. (Original) The system of claim 25 wherein said transfer devices each comprise a card with a magnetic strip having said unique device code magnetically stored therein.

27-35 (Cancelled).